

Impact of Gender-Specific Causes on Women Entrepreneurship: An Opportunity Structure for Entrepreneurial Women in Rural Areas

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Abstract

The study aims to examine impact of gender-specific causes and factors on women entrepreneurship in rural areas of Pakistan. A sample of 342 were drawn from rural areas of Pakistan, by using Yamane, taro formula. Both males and females were selected using simple random sampling. Data was collected through survey close-ended questionnaire and analysis was done with descriptive and multinomial logistic regression on SPSS. The results indicate that gender discrimination, lack of female education, and access to capital are positively related, and are the main causes for women entrepreneurship in rural areas of Pakistan, whereas, illiteracy, restrictions, inferior status, women's role in decision making, early marriages, negligence of government, family support, culture and tradition and men's hold on markets, are the main factors that hinder women to become entrepreneurs. The present study provides key support for individuals and women entrepreneurs through a supportive environment, provide advanced entrepreneurial opportunities, help them develop new businesses. It contributes to the existing body of knowledge by highlighting the important role of rural women in social and economic development in order to explore an opportunity structure for entrepreneurial women in rural areas of Pakistan.

Keywords: Women entrepreneurship; Gender discrimination; Girl's education; Access to capital

Introduction

Entrepreneurship is increasingly becoming the backbone of economic growth worldwide. Encouraging people to take entrepreneurial initiatives is one of the most effective ways to reduce poverty and empower people, allowing them to make important life decisions themselves. In this regard, the empowerment of women is considered as a major goal of international development. Promoting women entrepreneurship can have a major impact on a country's poverty reduction and overall economic development. Therefore, there is a direct link between women's economic development and improvement in overall well-being [1].

An entrepreneur is someone who undertakes an enterprise, owns, and manages a business with a vision of making a profit by using innovative ideas [2]. Entrepreneurship depends on specific knowledge, skills, mentalities, and attitudes. In principle, there should be no difference between men and women. In practice, various constraints limit women's opportunities to realize their full potential [3].

Many studies have shown that entrepreneurs contribute to various aspects of economic development, job creation, and well-being through creative destruction [4]. Schumpeter believes that the entrepreneurial process is a major factor in economic development, and entrepreneurs are the key to economic growth. The promotion of entrepreneurship is recognized by all countries as a key policy for job creation and innovation in products, production processes, and organizations (OECD Council Report, 2012). The higher total entrepreneurial activity rate of the country is also associated with a high rate of female entrepreneurial activity [5].

In 2016, the World Bank's poverty line shows that (\$ 1.90 per day), 52% of Pakistan's population lives under the poverty line [6]. In addition, in 2016, the report of multi-dimensional poverty released by the Pakistan government in cooperation with Oxford poverty, human development initiatives and United Nations Development Program (UNDP) shows that 54.6% of Pakistan's population remains multi-dimensional. Multi-dimensional poverty in rural Punjab, Sindh,

Khyber Pakhtunkhwa (KP) and Baluchistan are 21.4%, 41.5%, 29.5%, and 48.2% respectively [7].

Pakistan has historically had a higher poverty rate, lower in rural areas and lower levels of poverty in urban areas. Whereas 47 million people living below the poverty line, 35 million live in rural areas. In the year 1990, poverty in rural areas increased dramatically, and the income gap between urban and rural regions in the country became more important. This trend is attributable to the slow growth of the economy, the decline in public sector development spending and the disproportionate impact of the economic slowdown in rural areas [8]. In the fiscal year 1999, urban areas in Pakistan had the lowest levels of poverty and the highest levels of poverty in rural areas. Outside the city, government investment is negligible, and the social and economic structure is still tribal and backward [9]. Gender discriminatory practices in Pakistani society also affect the distribution of poverty in the country. The traditional gender role in Pakistan defines the position of women at home, not at the workplace, and defines men as breadwinners. Therefore, the number of women in social investment is far less than that of men. Thus, women's social investment is far less than men. Pakistani women suffer lifelong poverty [10]. The female literacy rate in Pakistan is 29% and the male literacy rate is 55%. In the legislature, women account for less than 3% of the legislative bodies elected for general seats. The 1973 constitutional reforms allowed for 20 years of seats for women in both houses of Parliament, thus ensuring the representation of women in Parliament, whether they were elected in ordinary seats. This provision lapsed in 1993

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and, as a result, the elected parliament later did not reserve seats for women. In the elections scheduled for October 2002, reserved seats for women had been reinstated, which would account for 17% percent of the parliamentary strength. As a result, the female labour force ratio in Pakistan is very low. In this decade, the economic gap and unemployment are the core issues of Pakistan. In the face of other key issues such as the war on terror, political instability and economic disasters, the government cannot pay attention to the potential sources of national economic activity [11].

Policy-makers and researchers agree that entrepreneurship is an important way to developed economies and the economic development of developing economies [12]. In the past decade, the theme of women's entrepreneurship was expended with a growing figure of creativities, expanding policy interest and, most significantly, an increasing number of women entrepreneurs. Several studies were conducted on women entrepreneurs in developing countries [13-15].

Most women-owned businesses are family-based and business-related financial matters are handled by men. In business arrangements, women are dominated by negligible peer support and poor investment capacity and are in a subordinate position [10]. In this regard, the promotion of women's entrepreneurial activities can have a significant impact on the empowerment of women and the improvement of the overall economic condition in Pakistan. Improving the economic status of women through entrepreneurship development can be essential to improve the overall well-being of Pakistani women [16].

The recent trend of unemployment and failure of businesses in Pakistan require the need to help future entrepreneurs to develop their businesses to create more jobs and employment opportunities in rural areas. The entrepreneurial opportunities, therefore, will play a vital role in the economic and employment fabric of the country [17].

Given this gender gap, legislators and policymakers are actively promoting women's entrepreneurship, believing that, as women's presence in the labor market is gradually increasing, gender differences in the business sector will decline steadily in the future. In this context, research concentrating on entrepreneurial image and motivation has special importance. In addition, given that these literatures now transcend blind gender perceptions of entrepreneurship, it is necessary to consider the differences between potential female entrepreneurs and male counterparts, especially their psychosocial characteristics, to motivate them to conduct business. Businesses and the main obstacles they face when starting their own businesses.

As this is a complex area of research, researchers are trying to explore women are excluded from mainstream entrepreneurship. Hence, to fulfil this huge gap, the study aims to examine the impact of gender-specific causes to women entrepreneurship in rural areas of Pakistan.

Objectives

1. To determine gender specific causes for women entrepreneurship in rural areas of Pakistan.
2. To explore impact of these causes for women entrepreneurship in rural areas of Pakistan.

Literature Review and Hypotheses Development

Global trends in women entrepreneurship

The participation of women in entrepreneurship varies widely around the world [18]. In Pakistan, women entrepreneurs make up

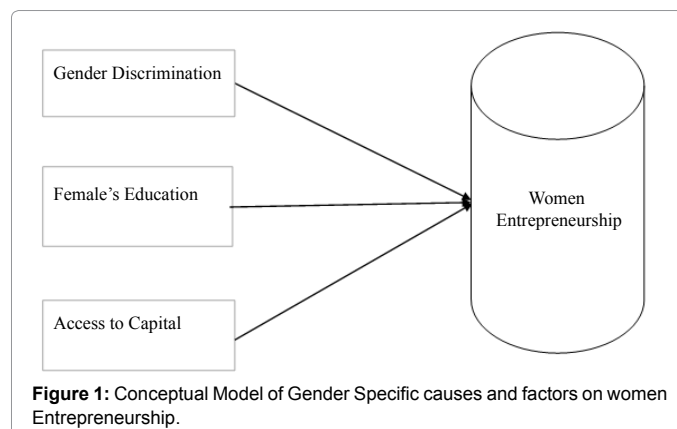
only 1% of the population of this gender, while 40% of Zambia's female is engaged in this activity. Entrepreneurs can be motivated to start their business from necessity when there are no other options to work or can start because of the desire to seek an opportunity. Opportunities are generally the most prevalent in all regions, but they are more prevalent in developed economies, where they generally represent three quarters or more of businesswomen. An economy with a high degree of opportunity motivation can be seen in developed Europe, where 73% of businesses are mainly in pursuit of opportunities. Women entrepreneurs in sub-Saharan Africa and the Middle East and North Africa/Central Asia region show a high degree of motivation; on average, 37% and 36% respectively, started their business as necessary [19,20] (Figure 1).

Focusing on entrepreneurship policy is essential, and entrepreneurship policy is an area of rapid development. Policies, which are rarely known. Policy action should be taken to raise the level of entrepreneurship in an economy such as Pakistan [21]. Entrepreneurship is an organizational dimension that focuses on innovation, risk-taking, and initiatives [22]. Despite growing interest in recent years and the rapid acceleration of the pace of many women entrepreneurs, the entrepreneurial potential of women has only begun to become apparent. This is clearly indicated in the general Monitoring Report on women and Entrepreneurship, which examines the rate of entrepreneurship in 43 countries and shows that women's entrepreneurship rates are lower than those of men in all these countries [23].

Surprisingly, the percentage of female entrepreneurs is higher in countries where per capita income is lower and women have no other means of earning a living, while in countries with higher per capita income, the proportion of female entrepreneurs is lower. This can be explained by the difference between "necessity" and "opportunity" entrepreneurship, and the necessary entrepreneurship is more common among women [24,25]. The relevant terminology used in the entrepreneurial literature is the "push" and "pull" factors, in which the "push" factor forces people to become entrepreneurs, while the "pull" factor attracts them to start businesses. It seems that women in poor countries are more affected by "push" rather than "pull" factors. The analysis of women's entrepreneurial motives in 2007 compared the "necessity" and "opportunity" entrepreneurship [26].

Importance of female's education for women entrepreneurship

The success of entrepreneurs generally seems to be closely linked to education, skills, and attitudes. A noble winner Sen says education



can help and increase the production of the economy, income, and the most needed sources of life, which can be achieved through education. But if the person has an income, he can reap many other benefits from education, such as speaking, disagree and evaluation. Being an educated person will add more to your personality, educated people will be very informed, very civilized, will make their own decisions, and many others will follow them and take their decisions seriously [27].

Pervaiz et al. concluded that gender inequality in education had a negative link to economic growth. This negative link shows that we are lowering the sum of standard levels, skills, and human resources by excluding outstanding women and girls from educational opportunities, even though women can be more productive than men and can perform better than men, boys [28]. Recent research on Human Development has established a strong link between women's education and international development. International development is a discipline that focuses on social and economic progress in poor regions. Researchers are trying to determine what factors explain the difference in the pace of development. Women's education is one of the main explanatory variables behind the pace of social and economic development and has proven to be positively correlated with both [29,30]. According to Summers, a leading economist, "Investment in girls' education is likely to be the most rewarding investment available in the developing world. Closing the gender gap is also one of the United Nations Millennium Development Goals [31].

Bhandari a female researcher from India conducted a study of rural women in India, in which she found that women were interviewed in rural India, many of whom were able to do simple addition and subtraction. This shows that women in rural India have low access to education and that women do not have the opportunity to use their skills and knowledge, which are important for their income-generating activities, as many rural Indian women are concerned about small industries such as handicraft sales [32].

H₁: Female's education positively and significantly influences women entrepreneurship growth.

Gender

Gender refers to the difference in social roles and status between men and women in society. These roles are determined by the social, cultural, and economic organizations of society as well as the general religious, ethical, and legal customs. "Sex" is a biological term, and "gender" is a psychological and sociocultural term [33].

Gender differences with female entrepreneurship

Nowadays, the social class is based on the economy and is based on the status achieved in this field. In the past, the social class depended to some extent on the position acquired in socio-economic activities, but also, to a large extent, on the status of the family [34]. This is a person who can get a position in the class system, but family status helps to acquire and maintain the position. Racial and ethnic status affects the individual's position in the economy. The gender defined by the social order contributes to the distribution of status and values in society. There is gender inequality in roles and rights [35].

Gender differences have a negative impact on women, limiting their entrepreneurial activities and curbing economic growth. Researchers believe that cultural values have a significant impact on entrepreneurship and economic development. Culture influences the entrepreneurial process and the interpretation of opportunities [36]. Traditions and social norms formulate intense and risky behaviours.

Values of culture, social norms, and behavioural ethics are among the determinants of other abilities that depend on entrepreneurial performance [37]. On the one hand, culture, regulatory framework, market conditions, research and development technologies, access to finance, education, culture, enterprise indicators, employment-based indicators, macro-level indicators determine the entrepreneurial spirit performance [38]. However, entrepreneurship has an impact on job creation, economic growth, and poverty reduction. Economic development cannot be possible without women's active participation in all aspects of life. Scholars agree that women can play a key role in the phenomenon of entrepreneurship [39]. Women's contribution to economic and social development depends on promoting gender equality and gender-blind support from societies and institutions. Although women make up about 50% of the world's population compared to men, they have fewer opportunities to control life and decision-making [19].

Considering this gender gap, policymakers are actively promoting measures to support women's entrepreneurship, believing that the presence of women in the labor market has gradually increased. Gender differences in the business sector will decline steadily in the future [40]. In this regard, research focusing on the profile and motivation of entrepreneurs is of important relevance. In addition, given that the literature now transcends the gender-blind vision of entrepreneurship. There is a need to consider the differences between potential women entrepreneurs and male entrepreneurs, the incentives that drive them to start their own businesses and the main obstacles they encounter when starting their own business [41].

H₂: Gender discrimination positively and significantly affect women entrepreneurship

Capital constraints with female entrepreneurs

Women often do not know how to access formal funding, which further limits their access to formal capital. Because women use non-traditional means of financing and often do not know how to access funding through existing chains, financial institutions do not take their needs into account. Pakistani women also have no access to and control over capital, land, and commercial sites [42].

The ILO reports that the primary obstacle to expanding women's businesses is the lack of affordable technology and training and the lack of adequate financial resources to buying inputs in bulk [43]. Lamar and Harlan argue that capital access is one of the most difficult obstacles to the development of start-ups [44]. Entrepreneurs who are starting up new businesses face barriers to obtaining funding and financing in a banking system that requires collateral and track records. While motivation is likely to prompt individuals to engage in the behaviours, they need to start a business, entrepreneurship research has also shown that the availability of resources is an important determinant of the entrepreneurial process. Some of the key resources affecting the success of entrepreneurship include financial capital, market access and the provision of information and training [45,46]. Carter and Rosa revealed in a study that women entrepreneurs are affected by a shortage of funds. Therefore, they need to be supported through the development of a few standards-based programs. Low-interest rates, priority allocation of credit and foreign exchange, and concessional loans help alleviate the problem [47].

Access to financing is also particularly difficult for women who usually do not own land and other property, and they can use the land and property as collateral [48]. According to the 2007 World's

Children report of the United Nations Children's Fund, studies of Pakistani women show that, although in most villages they have the right to inherit the land, they own less than 3% of the plots in the villages surveyed [49]. Although Sharia law explicitly grants women the right to inherit land and property [50]. According to the global gender gap report 2018, women in Pakistan, especially in rural areas, rarely receive their share of real estate. The same study noted that when a woman does inherit property, the property is usually controlled by the man of the family because of a general power of attorney, a gift deed, or the voluntary surrender of property by a woman to a male heir [51]. In addition, it is worth noting that the tendency of women to retain inherited property does not vary according to family wealth. However, regional differences were observed. For example, women in Punjab province are three to four times more likely to retain inheritance land than Sindh women. Inheritance issues and Understanding of women's rights, as it is about culture [52].

H₃: Capital availability has a positive and significant influence on women entrepreneurship

Methodology

The main purpose of the study was to the examined the impact of gender-specific on women entrepreneurship in rural areas of Pakistan. For this purpose, variables taken are gender discrimination, lack of female education, and access to capital. A sample of 342 respondents, from four provinces of rural areas of Pakistan((1) Punjab=118 (2) Sindh 93 (3) Khyber Pakhton Khwa (KPK)=68, (4) Baluchistan=64), was drawn by using Yamane, taro statistical formula; $n = N / 1 + N (e^2)$, [53]. Both male and female were selected to participate in the study. All questions in the questionnaire were related to the women. Both males and females were selected using simple random sampling. A self-organized questionnaire was used. Reliability of the questionnaire was tested by using Cronbach Alpha, analysis on SPSS 23rd version, which produced a table of 0.718. The data was collected through local field researchers who had a better understanding of local culture and language. The questionnaire was written in English but was translated into Urdu because a larger proportion of participants could not understand English. The data was collected through close-ended questionnaires and analysis was done on SPSS, while employing

statistical techniques such as descriptive and multinomial logistic regression.

Data Analysis and Results

The (Table 1) shows provinces-based gender's classification, whereas Punjab indicates maximum sample=118, while the Baluchistan shows minimum sample=64.

The (Table 2) indicates that the model-1 fitting information indicating six degrees of freedom, whereas -2 log likelihood shows intercept only=104.054 and final=58.389 and likelihood ratio tests of chi-square obtained 45.665, p (000), with 95%. It specifies that the model is significant and explanatory variables have created a positive impact on the dependent variable. Therefore, keeping in view, the p-value, which is less than 0.05, Chi-Square=45.665, which is greater than 2. However, it is proved that gender discrimination positively and significantly affects women entrepreneurship growth. Similarly, fitting information in model-2 verifies that the model is significant with nine degrees of freedom, whereas -2 log likelihood explains Intercept only=124.869 and Final=72.580. Hence, the likelihood ratio test of chi-square shows 52.288, p (000) with 95%. Therefore, keeping in view, the p-value, which is less than 0.05, while Chi-Square 52.288, which is greater than 2. The explanatory variables are creating a positive impact on the dependent variable. Thus, it is proved that Female's education positively influences women entrepreneurship growth. Moreover, fitting information on model-3 representing three degree of freedom. Hence model fitting criteria -2 log likelihood explains intercept only=48.955, and final=35.803. However, likelihood ratio tests of chi-square indicate 13.152, p (0.004) with 95%. Meanwhile, the positive results exhibit that there is a positive impact of independent variables with the dependent variable. On the other hand, explanatory variables are creating a positive impact on the dependent variable. Consequently, keeping in view the p-value, which is less than 0.05, and Chi-Square 13.125 which is greater than 2. Therefore, it is proved that access to capital has positive and significant impact on women entrepreneurship growth. The above-mentioned outcomes indicate that all the three models given in Table 2 indicate that there is a strong positive relationship between independent and dependent variables used in this model.

In (Table 3) the Chi-Square specifying Pearson and deviance in the goodness-of-Fit model-1=41.713(0.002) and 27.282(0.098) with nineteen degree of freedom. Similarly, in the model-2=46.372 (0.004) and 39.621 (0.023) with twenty-four degree of freedom. Likewise, in the model-3=9.227 (0.056) and 12.623 (0.013) with four degree of freedom. The results illustrate that there is a positive relationship between variables taken in the mode.

		Gender		Total
		Male	Female	
Province	Punjab	59	59	118
	Sindh	46	46	92
	KPK	34	34	68
	Baluchistan	32	32	64

Table 1: Gender classification.

	Model Fitting Criteria	Likelihood Ratio Tests
	-2 Log Likelihood	Chi-Square
Intercept Only (M1)	104.054	45.665***
Final (M1)	58.389	
Intercept Only (M2)	124.869	52.288***
Final (M2)	72.580	
Intercept Only (M3)	48.955	13.152**
Final (M3)	35.803	

Note: *** Specifies the statistically significant at 1%.

** Specifies the statistically significant a 5% level.

* Specifies the statistically significant at 10% level.

Table 2: Model fitting information.

	df	Pearson	Deviance
Chi-Square	19	41.713** (.002)	27.282* (.098)
	4	46.372** (.004)	39.621* (.023)
	24	9.227* (.056)	12.623* (.013)

Note: *** Specifies the statistically significant at 1%.

** Specifies the statistically significant a 5% level.

* Specifies the statistically significant at 10% level.

Table 3: Goodness-of-Fit.

Pseudo R-Square	Cox and Snell	Nagelkerke	McFadden
Model 1	0.125	0.227	0.167
Model 2	0.142	0.239	0.170
Model 3	0.038	0.052	0.030

Table 4: Pseudo R-Square.

		N	Marginal Percentage
Women have ever been given equal rights as compared to a man	Yes	121	35.4%
	No	221	64.6%
women have business	Yes	72	21.1%
	No	270	78.9%
Types and causes of gender discrimination that restrict women's entry into entrepreneurship and the startup new businesses.	Restrictions on freedom of mobility. Ignored in decision making	175	51.2%
	Inferior status. Early marriages.	57	17.8%
	Women must observe veil(purdah) submissive	61	16.7%
	Negligence of the Government Rigid culture and tradition	49	14.3%
Women entrepreneurship grows in the presence of gender discrimination	Yes	47	13.7%
	No	295	86.3%

Table 5: Gender discrimination.

The (Table 4) illustrates that the pseudo-R-Square in model=1, 2 and 3. However in a model-1 the Cox and Snell=0.125, Nagelkerke=0.227 and McFadden=0.167. Similarly, in model-2 the Cox and Snell=0.142, Nagelkerke=0.239 and McFadden=0.170. Likewise, in model-3 the Cox and Snell=0.38, Nagelkerke=0.052 and McFadden=0.030. In this table, comparison of model 1, 2 and 3 the values of Nagelkerke are 22.7% which is greater than the values of Cox and Snell and McFadden. Similarly, in model-2 the values of Nagelkerke are 23.9% which is greater than the values of Cox and Snell and McFadden. Likewise, in Model-3 the values of Nagelkerke are 5.2% which is greater than the values of Cox and Snell and McFadden. Thus, 23.9% values yield by the model-2 which indicates the model has greater explaining power as compare to model-1 and model-3.

Findings and Discussions

Gender discrimination

The (Table 5) shows that gender discrimination is one of the major causes affecting women's entrance in the process of entrepreneurship and the start-up of their new enterprises. According to the respondents women role in rural areas of Pakistan mainly embedded in its male-controlled social and cultural environment has significant inferences for women's entrepreneurial activity. These results also supported by Roomi and Rehman [54]. However, 64.6% respondents stated that women have not ever been given equal rights as compared to a man while 35.4% are agreed. Likewise, 21.1% of women run their own business while 78.9% of respondents have no business. Similarly, respondents were asked about types and causes of gender discrimination that restrict women's entry into entrepreneurship and the start-up new businesses, whereas 51.2% were reported that restrictions on free of women's mobility to and women ignored in decision making, in the same way, Inferior status of women and early marriages were reported by 17.8%, whereas, women must observe veil (purdah) and submissive reported by 16.7% and negligence of the government were reported by 14.3%. The results show that Restrictions on freedom of mobility, ignored in decision making, rigid mindsets, narrow views and adherence to ancient customs, traditions, and negligence of the government are the main causes for discrimination against women. Similarly, 86.3%, respondents disagreed that women entrepreneurship grows in the presence of gender discrimination and 13.7% were agreed. According to the respondent people develop the same narrow view of old customs and mistreat women by denying them their basic rights. Most of the respondents reported that they are not allowed to involve in decision making even in matters such as marriage, start-up new venture or to do something on their own choice. There was a consensus among the

scholars that women involved in decision making are important to develop self-enterprises [55]. Responded further added that women are not given equal opportunities as compared to a man and they perceived as being humble, obedient, submissive, and compliant to their male counterparts. This might be for the reason of the strong man dominated culture and similarly because of the rigid culture and traditions where opinion and views of women even in matters related to them are not given importance. There is an overall assumption that females are weak mentally and physically. According to Khan, Arooj [56], Pakistan is one of the countries where gender discrimination is widespread. Moreover, the respondents were also against women's freedom of mobility outside the home because in their opinion women were incapable and unable to take care of themselves. Women are generally protected and this turn into a matter of family status and reputation when they go out to work without vial (purdah). This inside reference limits women's access to education, capital, employment, training opportunities, and social services.

The results also indicate that the old traditional perception in rural society is that a man is the primary main source of income, outdoor, and a woman is the key caretaker, inside the home. This means that women may hesitate when they are economically independent whether working from home or out, as she may be worried that this will lead to family insecurity and marital disputes. This could be the reason for narrow-minded views of faith and strong man dominant culture, where women fundamental rights dishonoured, and they are inhibited not to raise their voice against violence. Gender inequality of this type of system found rigid and deep-rooted as it draws legitimacy from the continuation of a traditional mindset, established rituals, and a firm belief system. A study conducted by [57] revealed the same comparisons.

Female's education

The (Table 6) illustrates that 79.5% of respondents agreed with a female's education levels rise, their tendency to become an entrepreneur rises while 20.5% disagreed. Likewise, 83.3% of respondents replied yes, female's education leads to betterment in socio-economic conditions and 16.7% said no. Meanwhile, 69% of the respondents were uneducated, among these were up to primary level (18.7%), similarly, 11.1%, were Middle to Metric, and those who were Intermediate to Bachelor (0.9%) while 0.3% were master's to Ph.D. Similarly, gender discrimination and rigid culture are the main reasons of girl's illiteracy was reported by (43.6%) respondents, poverty unavailability of transport and girl's school (41.2%), girls as a waste of family resources (12.9%) girls'

Case Processing Summary			
		N	Marginal Percentage
As a female's education levels rise their tendency to become an entrepreneur rises	Yes	272	79.5%
	No	70	20.5%
Female's education leads to betterment in social and economic conditions	Yes	285	83.3%
	No	57	16.7%
Status of Female's education	Uneducated	236	69.0%
	Up to Primary	64	18.7%
	Middle to Metric	38	11.1%
	Intermediate to Bachelor	3	0.9%
	Master to Ph.D.	1	0.3%
Reasons of Female's Illiteracy	Gender discrimination A rigid culture.	149	43.6%
	Poverty Unavailability of transport and schools	141	41.2%
	women as a waste of family resources.	44	12.9%
	Unwillingness of women	8	2.3%
Women entrepreneurship will be promoted if introduce Islamic school of women business Incubation	Yes	292	85.4%
	No	50	14.6%

Table 6: Female's education.

		N	Marginal Percentage
Women entrepreneurship enhances with the access to capital and support from family and institution	Yes	263	76.9%
	No	79	23.1%
Do you know about the procedure to access financial institutes and ever been given financial support from family or other institutions	Yes	78	22.8%
	No	264	77.2%
Women have business	Yes	72	21.1%
	No	270	78.9%
Are you willing to start up a new business if provided capital and family support	Yes	221	64.6%
	No	121	35.4%

Table 7: Access to capital.

unwillingness (2.3%). Correspondingly, 85.4% of respondents agree that women entrepreneurship will be promoted if introduce Islamic school of women business Incubation and 14.6% disagreed.

The Sustainable Development Agenda 2030 sets the goal of Sustainable Development (SDG) 4, for education as the key driver for achieving the remaining 16 SDGs, including SDG 5, which focuses on achieving gender equality and empowering all women and girls. In addition, education is seen as the key to the development of a peaceful society, and the unequal distribution of education is seen as fuelling conflict [58].

Gender discrimination is not uniform in Pakistani urban society and, in general, people with a higher education background and socio-economic class do not discriminate against women. Gender discrimination mainly exists in the lower socioeconomic class and the poor education background [59]. Our findings indicate that discrimination in girl's education is one of the major causes that hindered women's contribution to economic development generally and restrict them to become a successful entrepreneur particularly. According to the results, those with an educated background and a good financial background strongly support girl's education and believe that girls should have equal educational rights. However, the majority of respondents agreed that education plays an important role in shaping the successful career and gives them an opportunity to become a creative member of an enlightened society, by obtaining all the necessary skills with the better opportunity to start up a new business venture. According to Bowne, It is generally accepted that unless people at huge are enlightened throughout education, there is a tiny expectation of any social and economic development [60]. It

is also observed that families view the formal education of girls as a waste of family resources and give preference to educating their sons. On the other hand, most of the respondents who want to educate their daughters cannot send them to school due to poverty, strict cultural restrictions, lack of girl's schools and unable to transport them. Consequently, the educational facilities and resources allocated to girls persistently fall behind those given to boys. This is reflected in literacy and enrolment figures, which indicates that many girls have limited access to basic education in rural areas of Pakistan. As a result, the educational facilities and resources allocated to girls have lagged boys. The responses also indicate that men are provided with better education, while women are given only family skills in order to be useful at home. This type of biased treatment is one of the main reasons that has led to the economic and social dependence of women in this country. Suleman et al. [58] in their study on exploring factors affecting girls' education at the secondary level in Pakistan, found a wide gap in access to education between girls and boys. The Government of Pakistan is striving to hard to improve the situation and achieve the desired targets, but the condition of education especially for girls in rural areas of Pakistan is alarming. There is a lack of educational facilities for girls and high gender disparities are visible in education [61,62]. Evidence from the respondents declared that the lack of girls' education and the influence of poverty on educating girls is another major factor that hindered women to develop self-enterprises. This constraint is of high priority because of it tigers more problems. It was also observed that a lack of girl's education seems to be the root cause of women absence into entrepreneurship because women are more fear about failure. Hence, our findings indicate that a girl's education plays a vital role in poverty alleviation and determining an opportunity

of entrepreneurship for rural women in Pakistan. Consequently, it is proved that a girl's education levels rise, their tendency to become an entrepreneur rises [63]. According to Oner, Molines, and Narli (2018), education is the best way to foster entrepreneurship and encourage women in starting their own business.

Access to capital

This (Table 7) indicates that respondents, 76.9% said yes, women entrepreneurship is enhanced with the access to capital and support from family and institution and 23.1% said no. Likewise, 77.2% of respondents were said no, they do not know about the procedure to access financial institutes and ever been given financial support from family or other institutions while 22.8% replied yes. Similarly, women do not have business was replied by 78.9% respondents and 21.1% respondents said yes, they run their business. Similarly, 64.6% of respondents said yes, women are willing to start up a new business if provided capital and family support and 23.1% respondents replied no.

Our findings indicate that lack of capital and support from family and other institutions are the main factors affecting women entry into entrepreneurship and hindered women start-up their own business. The same finding was identified by [64]. Financial capital is a vital asset throughout the entrepreneurial process. The lack of financial capital is a frequent occurrence in developing countries, where women are not independent in terms of income and are mostly controlled by their husbands [65]. According to the results, there is general agreement between participants that women entrepreneurship is enhanced with the access to finance and support from family and institution. It is also observed that majority of women unaware about access to finance through the existing chain, such barriers are the most prevalent for women, and this scenario may directly lead to women with low start-up rates as shown in Table 7.

The results also show that it is quite difficult for rural women to raise the capital because they do not have the required wealth. They cannot secure the guarantees required to obtain a loan from the bank because many women are reluctant to engage with banks due to of limited collateral, which makes it difficult for them to formulate and develop a feasible business proposal. It is also observed that women often face a challenge of a difficult set of social norms while interacting with professionals from banks. The study also noted that most women are afraid to engage with banks because they do not have collateral to develop viable business plans and, above all, are socially unable to accept their interaction with male banking professionals [42].

On the other hand, due to the risk of limited income at the start-up stage, many women entrepreneurs find it difficult to obtain significant start-up funds. However, being a woman and start up a new business on her own becomes quite challenging for her because she does not possess any tangible security and credit in the market, consequently, access to finance and family support remained the most difficult challenge for them. Often to such an extent those women who access finance and supported by institutions are in a better position to resist the considerable difficulties and swipe the barriers they face in setting up a business. If these women do not have the support of financial institutions, it is almost impossible for them to succeed eventually. These results confirm the findings of previous studies [66]. Research needs more empirical academic work to identify issues and solutions related to causes of out of schoolgirls and the impact of girl's education on gender inequality in rural areas of Pakistan.

Conclusion

The study aims to examine the impact of gender-specific causes on women entrepreneurship in rural areas of Pakistan. Findings of our study indicate that the following major causes affect women entrepreneurship in rural areas of Pakistan: Gender discrimination, Lack of female's education, and Capital unavailability. On the other hand, the findings also indicate that, women's literacy, restrictions on mobility, inferior status, women's role in decision making, early marriages, negligence of government, family support, culture and tradition and men's hold on markets, are the main factors that hinder rural woman to become an entrepreneur. However, our results indicate that women are generally protected, and when women go out to work, this becomes a matter of family reputation and honor. Safety and security issues have further contributed to this. Lack of education is another major feature that inhibits women becoming entrepreneurs. Furthermore, it is also found that the traditional Pakistani society does not often consider women to be powerful and influential business leaders because of their low level of education and low social status compared to men. The researchers believe that gender inequalities deeply influence entrepreneurial spirit and economic development. These inequalities influence the process of entrepreneurship and the interpretation of opportunities for rural women. Though, the participants on gender equality placed emphasis on ensuring equal opportunities and rights for men and women and improving their participation in education, social activities and access to capital. It is also found that families struggling to obtain basic means of subsistence cannot initiate entrepreneurial activity, which requires even basic investment and support from parents or husbands. The women entrepreneurship growth can be improved if the government distributes the resources efficiently in the same level of education, and employment opportunities for both male and female. If women are given the same role, basic education, access to capital and employment opportunities as male are enjoying then we can utilize the talent and skills of female too. Hence, if there is going to be any sustained development in developing economies, this important part of their populations cannot be ignored and underestimated.

Future Research Opportunities

Relative study of men versus women entrepreneurship in Pakistan

1. Research into Females Professional Training Institutes operating in Pakistan
2. The contribution of women Empowerment in the social and economic development of rural areas.

Implications

This study also pays for the actual choice of theoretical reasoning to increase the chances of success for start-ups, reduce the time and reduce the cost of establishing and developing new business. It will also provide key support for individuals and entrepreneurs through a supportive environment, provide advanced entrepreneurial opportunities, help them develop new businesses, promote their concepts to market preparation products, support the acquisition of business information, and introduce entrepreneurs to business networks while promoting them to raise the necessary funds. In addition, considering the role of corporate gender equality in the growth of women's entrepreneurship, the results of this research will repay the interests of society. Government and non-government agencies using the methods recommended in the results of this study will also help provide a set of guidance for rural women to design and promote women's entrepreneurial structures. Policymakers will receive support and guidance to reduce gender-

specific causes and women's entrepreneurial factors. It will also help future researchers on the same topic by clarifying areas of interest that require further investigation and in-depth analysis. The research can help women, give them the opportunity to start a new business direction.

Recommendations

The state should provide public safety nets, to improve women's labour market conditions and establish technical and vocational training institutions for girls and women. It is therefore important to promote, in a concerted manner, improved educational outcomes for girls. This can be achieved in the following ways: The cash transfer program should be introduced by the government, which is conditional on the schooling of daughters, establishes accessible girl's schools, gives students some flexibility in working hours, enables them to still help with household chores, and imposes petty cash incentives on all students who pass the score.

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